

*This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.*

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***BULLETIN  
JUNE 30, 2014, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>CHANGE OF CONTROL APPLICATION</u>		
4-21-14	Robert F. Wishek, as co-trustee of the McIntosh County Bank Holding Company, Inc.'s 2012 Voting Trust Agreement to retain 25% or more of the shares of McIntosh County Bank Holding Company, Inc.	Comment period will end no later than 6-13-14. To be acted on by State Banking Board 7-10-14.
5-27-14	Charles A. Bon and Thomas A. Bon to acquire control of The First and Farmers Bank Holding Company, Portland	Comment period ends 6-13-14. To be acted on by State Banking Board 7-10-14.
6-20-14	TS Contrarian Bancshares, Inc., Treynor, IA, to acquire 100% of The Bank of Tioga, Tioga, ND	Comment period ends 7-7-14. To be acted on by State Banking Board 7-10-14.
<u>RELOCATION OF MAIN OFFICE</u>		
4-14-14	State Bank of Bottineau, Bottineau, to relocate its main office from 514 Thompson St, Bottineau, to its current facility location at 105 11 <sup>th</sup> St E, Bottineau	Comment period ends 7-18-14. To be acted on by State Banking Board.
6-13-14	Choice Financial Group, Grafton, to relocate its main office from 645 Hill Ave, Grafton, to 4501 23 <sup>rd</sup> Ave S, Fargo	To be acted on by State Banking Board 7-10-14
<u>RELOCATION OF FACILITY</u>		
6-13-14	Choice Financial Group, Grafton, to relocate its facility from 4501 23 <sup>rd</sup> Ave S, Fargo, to 645 Hill Ave, Grafton	To be acted on by State Banking Board 7-10-14

**BULLETIN**  
**JUNE 30, 2014, APPLICATIONS**

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>RELOCATION OF FACILITY (Continued)</u>		
4-17-14	First State Bank of North Dakota, Arthur, to relocate its facility from 502 Main St, Lisbon, to 1002 Main St, Lisbon	Comment period will end no later than 6-10-14. To be acted on by State Banking Board 7-10-14.

INTERSTATE BRANCH

6-16-14	Bell State Bank & Trust, Fargo, to establish an interstate branch at 563 Bielenberg Dr, Woodbury, MN	Comment period ended 6-24-14. To be acted on by Commissioner.
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LOAN PRODUCTION OFFICE APPLICATION

6-23-14	Choice Financial Group, Grafton, to establish a LPO at 324 N 3 <sup>rd</sup> St, Bismarck	Approved by Commissioner 6-25-14
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APPLICATION TO EXPAND FIELD OF MEMBERSHIP

1-24-14	United Savings Credit Union, Fargo, to expand its field of membership from "Individuals who live or work in Cass and Ransom Counties in ND, Clay County, MN, and a portion of Otter Tail County in MN", to "The field of membership in this credit union shall be organizations and persons living within a 75 mile radius of the home office of the credit union, located at 220 N. 10 <sup>th</sup> Street, Fargo, North Dakota, and members of their immediate families. Membership shall also include all credit union members existing on June 17, 2014."	Approved by the State Credit Union Board 6-17-14
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COMMISSIONER NAME WAIVER

Veterans Emergency Blood Bank, Orlando, FL	Approved 6-3-14
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USURY

The usury rate for unregulated lenders the month of July 2014 is **7.000% (5.563%)**.

**PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).**